

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: RONALD LYNN MORRISON	§	Case No. 1:19-bk-00692
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/19/2019.
- 2) The plan was confirmed on 05/09/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 10/30/2023.
- 6) Number of months from filing or conversion to last payment: 56.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,323.00.
- 10) Amount of unsecured claims discharged without full payment: \$19,603.66.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 38,160.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 38,160.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,715.85	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,715.85
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
KARA K GENDRON	Lgl	0.00	NA	NA	4,000.00	0.00
FREEDOM FINANCIAL	Uns	11,471.00	12,002.38	12,002.38	7,354.65	0.00
DISCOVER	Uns	187.00	122.76	122.76	75.22	0.00
DISCOVER PERSONAL LOANS	Uns	13,101.00	13,101.95	13,101.95	8,028.43	0.00
BECKET & LEE	Uns	2,078.40	2,169.28	2,169.28	1,329.26	0.00
RESURGENT CAPITAL SERVICES	Uns	4,044.14	3,789.65	3,789.65	2,322.17	0.00
PSECU	Uns	3,540.00	2,946.67	2,946.67	1,805.62	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	NA	NA	0.00	0.00
BECKET & LEE	Uns	1,533.97	2,113.07	2,113.07	1,294.82	0.00
QUANTUM3 GROUP, LLC	Uns	1,853.38	1,853.38	1,853.38	1,135.69	0.00
QUANTUM3 GROUP, LLC	Uns	857.65	973.12	973.12	596.29	0.00
QUANTUM3 GROUP, LLC	Uns	780.27	894.99	894.99	548.42	0.00
QUANTUM3 GROUP, LLC	Uns	845.80	960.49	960.49	588.55	0.00
CITIBANK, N.A.	Uns	2,266.67	2,431.20	2,431.20	1,489.76	0.00
PORTFOLIO RECOVERY	Uns	661.41	772.79	772.79	473.54	0.00
PORTFOLIO RECOVERY	Uns	504.80	601.87	601.87	368.81	0.00
RESURGENT CAPITAL SERVICES	Uns	2,929.79	2,528.91	2,528.91	1,549.63	0.00
PENNYMAC LOAN SERVICES, LLC	Sec	0.00	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
KEYSTONE COLLECTIONS GROUP	Pri	0.00	5.38	5.38	5.38	0.00
KEYSTONE COLLECTIONS GROUP	Uns	0.00	182.00	182.00	111.52	0.00
PENNYMAC LOAN SERVICES, LLC	Sec	136,187.00	134,224.75	2,366.39	2,366.39	0.00
DIANE L MORRISON	Sec	24,000.00	NA	NA	0.00	0.00
KOHL'S/CAPONE	Uns	1,533.97	NA	NA	0.00	0.00
NORDSTROM CARD SERVICES	Uns	486.79	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 2,366.39	\$ 2,366.39	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 2,366.39	\$ 2,366.39	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 5.38	\$ 5.38	\$ 0.00
TOTAL PRIORITY:	\$ 5.38	\$ 5.38	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 47,444.51	\$ 29,072.38	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,715.85	
Disbursements to Creditors	\$ 31,444.15	
TOTAL DISBURSEMENTS:		\$ 38,160.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/07/2023

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.